HOUSING MARKET INFORMATION

HOUSING NOW
Atlantic Region

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2012

Second Quarter Starts

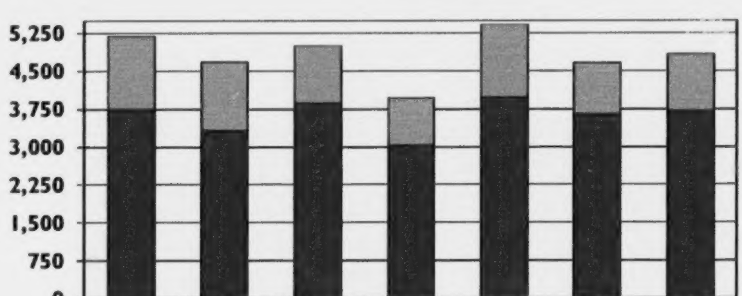
Total housing starts in Atlantic Canada in the second quarter increased close to seven per cent when compared to the same period in 2011. The rise in starts for the quarter was evident in three provinces, including Prince Edward Island (PE), New Brunswick (NB) and Newfoundland-Labrador (NL) whereas Nova Scotia (NS) declined in the quarter.

Total starts in the second quarter were up significantly in PE as a result of an increase in multiple starts. Single starts increased by 7.5 per cent.

Activity in NB was up nearly 18 per cent due to an increase in both singles and multiples. There was a 22.6 per cent increase in single starts recorded in the second quarter of 2012 compared to last year while multiple starts increased by twelve per cent.

Figure 1

Atlantic Canada Housing Starts
January-June



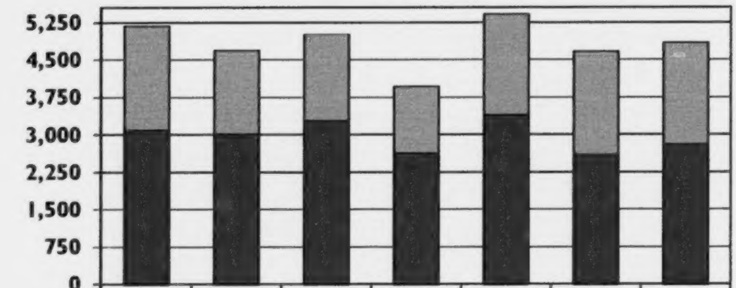
	2006	2007	2008	2009	2010	2011	2012
Rural	1,434	1,351	1,129	909	1,417	1,009	1,112
Urban	3,754	3,328	3,881	3,051	3,994	3,649	3,717

Source: CMHC

Table of Contents

Figure 2

Atlantic Canada Housing Starts by Type January-June



	2006	2007	2008	2009	2010	2011	2012
Multiples	2,096	1,666	1,728	1,321	2,011	2,060	2,027
Singles	3,092	3,013	3,282	2,639	3,400	2,598	2,802

Source: CMHC

In NL, there was a rise of nine per cent in starts in the quarter due to gains in multiple starts. Single starts were down close to three per cent in the quarter.

In NS, total starts were down close to ten per cent due to a decline in multiple starts in the quarter compared to the same quarter of 2011. Single starts increased close to 19 per cent.

Single Starts

Single starts in Atlantic Canada were up over 11 per cent in the second quarter. With mortgage rates near historic lows and stable income growth, the environment for single-detached construction activity remained positive in the second quarter.

Multiple Starts

Multiple starts were up over one per cent due to a substantial increase in row starts in the second quarter. Semi-detached starts were up close to 15 per cent compared to the second quarter of 2011 while apartment construction was down over 14 per cent in the quarter.

Urban Starts

Of the six large urban centres in Atlantic Canada, four reported positive growth in starts activity for the second quarter. The centres reporting the largest increases in the quarter included Charlottetown and Moncton. St John's was, up over 12 per cent, and Fredericton had gains of close to two per cent.

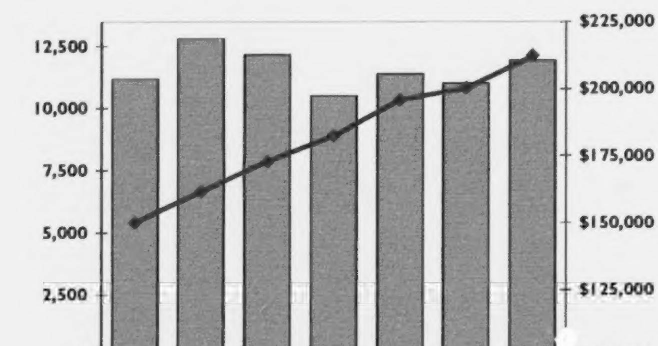
Declines reported in the quarter for Saint John and Halifax resulted from a drop in multiple starts.

Of the smaller centres in the Atlantic region, eleven including Bay Roberts and Grand Falls-Windsor NL, and East Hants, Kings Subdivision A, Lunenburg, New Glasgow and Yarmouth, NS, and Bathurst, Campbellton, Edmundston and Miramichi NB reported higher starts in the second quarter.

There were 2,718 completions in Atlantic Canada in the second quarter compared to 2,242 completions in 2011. Units under construction for the same period increased over nine per cent.

Figure 3

MLS® Sales Activity – Atlantic Canada Yearly Comparison (January – June)



	2006	2007	2008	2009	2010	2011	2012
Sales	11,190	12,807	12,174	10,512	11,410	11,035	11,9[illegible]3
Avg. Price	$150,234	$161,657	$172,878	$182,490	$195,711	$200,278	$212,191

Source: Canadian Real Estate Association – MLS® is a registered trademark of the Canadian Real Estate Association MLS® Average Price: Annual Data, Price for each year unadjusted

MLS® Sales

MLS® sales in Atlantic Canada were up over seven per cent in the second quarter (unadjusted) compared to a year ago. Strength in the quarter was observed in three of the four provinces including NL, NS and PE.

MLS® Prices

The average MLS® price in Atlantic Canada was up close to seven per cent (unadjusted) in the second quarter to $216,685. Prices increased in all four provinces in the quarter.

The number of active listings reported to the end of June 2012, on an unadjusted basis, increased close to one per cent compared to 2011.

Economic Factors

The labour force increased by 1.3 per cent in the second quarter in Atlantic Canada (seasonally adjusted). There was an increase of 1.1 per cent in total employment during the quarter.

Overall, the unemployment rate in Atlantic Canada remained unchanged compared to last year at 10.1 per cent at the end of the second quarter.

In NL, current economic indicators for 2012 include continuing growth of over two per cent in full-time employment and solid growth in consumer spending activity. New energy and mining project developments, as well as mining activity, including iron ore production, will remain key supporters of growth. The decline in economic growth in 2012 from 2011 is related to a temporary drop in the price of oil. The moderate rebound in 2013 is related to further increases in energy, mining and related private sector spending activity.

For PE, the very strong migration to the province over the past four years has helped support the provincial economy and especially the housing and retail sectors in Charlottetown. Strong demographic trends will continue to support the growth of retail sales in the province for 2012 although, it is expected that the pace of growth will slow in 2013. Strong markets for potatoes will result in continued strength in exports this year. Economic growth remains close to the 2011 level.

For NS, the provincial economy continues to be impacted by layoffs and plant closures. In the energy sector, reduced levels of energy exports last year will begin to be offset by the start-up of production from Deep Panuke this year. The recent delay in the shipbuilding contract will weigh on an improvement to economic growth over the current forecast period.

For NB, employment growth has been variable so far in 2012, making it increasingly difficult to determine the overall trend in employment. The expectation is that the province will maintain a positive level of performance in 2012. Export growth, supported by an improvement in some commodities, such as refined petroleum and potash production, will be offset by weakness in the forest sector. Retail sales growth has also been moderate in 2012. The economic outlook will continue to be impacted by reduced private and public capital investment.

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of Region
2	Starts by Submarket and by Dwelling Type – Current Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators
6.1	Growth of Economic Indicators

Available in SELECTED Reports:

1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Atlantic Region
Second Quarter 2012

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2012	1,428	346	296	0	4	0	65	522	889	3,550
Q2 2011	1,279	314	238	1	8	90	44	626	725	3,325
% Change	11.6	10.2	24.4	-100.0	-50.0	-100.0	47.7	-16.6	22.6	6.8
Year-to-date 2012	1,923	408	385	0	8	71	84	838	1,112	4,829
Year-to-date 2011	1,784	372	324	1	23	142	49	954	1,009	4,658
% Change	7.8	9.7	18.8	-100.0	-65.2	-50.0	71.4	-12.2	10.2	3.7
UNDER CONSTRUCTION										
Q2 2012	2,661	480	841	0	51	525	119	3,114	960	8,751
Q2 2011	2,592	528	614	11	57	446	51	2,622	1,088	8,009
% Change	2.7	-9.1	37.0	-100.0	-10.5	17.7	133.3	18.8	-11.8	9.3
COMPLETIONS										
Q2 2012	995	172	168	1	3	170	67	443	699	2,718
Q2 2011	1,012	176	171	2	27	109	36	127	582	2,242
% Change	-1.7	-2.3	-1.8	-50.0	-88.9	56.0	86.1	**	20.1	21.2
Year-to-date 2012	1,974	442	352	1	19	175	112	902	1,448	5,425
Year-to-date 2011	2,057	332	345	8	51	203	95	298	1,550	4,939
% Change	-4.0	33.1	2.0	-87.5	-62.7	-13.8	17.9	**	-6.6	9.8
COMPLETED & NOT ABSORBED										
Q2 2012	153	65	30	0	6	46	7	394	na	701
Q2 2011	132	59	41	0	17	56	3	141	na	449
% Change	15.9	10.2	-26.8	n/a	-64.7	-17.9	133.3	179.4	n/a	56.1
ABSORBED										
Q2 2012	809	170	179	1	8	145	25	146	na	1 483
Q2 2011	842	165	171	3	29	131	24	83	na	1 448
% Change	-3.9	3.0	4.7	-66.7	-72.4	10.7	4.2	75.9	n/a	2.4
Year-to-date 2012	1,533	372	340	1	22	151	49	509	na	2,977
Year-to-date 2011	1,637	292	319	8	51	267	41	139	na	2,754
% Change	-6.4	27.4	6.6	-87.5	-56.9	-43.4	19.5	**	n/a	8.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1a: Housing Activity Summary of Newfoundland and Labrador Second Quarter 2012										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2012	464	4	228	0	4	0	0	35	342	1,077
Q2 2011	467	4	195	1	2	0	24	0	295	988
% Change	-0.6	0.0	16.9	-100.0	100.0	n/a	-100.0	n/a	15.9	9.0
Year-to-date 2012	612	10	292	0	8	71	0	35	425	1,453
Year-to-date 2011	649	4	229	1	14	24	24	0	408	1,353
% Change	-5.7	150.0	27.5	-100.0	-42.9	195.8	-100.0	n/a	4.2	7.4
UNDER CONSTRUCTION										
Q2 2012	1,080	16	439	0	35	149	12	57	357	2,145
Q2 2011	1,118	10	288	11	15	69	24	12	294	1,841
% Change	-3.4	60.0	52.4	-100.0	133.3	115.9	-50.0	**	21.4	16.5
COMPLETIONS										
Q2 2012	379	0	108	1	3	25	0	12	183	711
Q2 2011	406	8	90	2	14	21	22	0	230	793
% Change	-6.7	-100.0	20.0	-50.0	-78.6	19.0	-100.0	n/a	-20.4	-10.3
Year-to-date 2012	707	2	225	1	19	25	14	12	526	1,531
Year-to-date 2011	786	12	196	8	14	21	30	0	663	1,730
% Change	-10.1	-83.3	14.8	-87.5	35.7	19.0	-53.3	n/a	-20.7	-11.5
COMPLETED & NOT ABSORBED										
Q2 2012	23	0	0	0	2	0	0	0	n/a	25
Q2 2011	18	0	0	0	0	0	0	0	n/a	18
% Change	27.8	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.9
ABSORBED										
Q2 2012	355	0	102	1	3	25	0	0	n/a	486
Q2 2011	358	2	86	3	12	21	10	0	n/a	492
% Change	-0.8	-100.0	18.6	-66.7	-75.0	19.0	-100.0	n/a	n/a	-1.2
Year-to-date 2012	608	0	213	1	17	25	0	0	n/a	864
Year-to-date 2011	670	4	182	8	12	21	10	0	n/a	907
% Change	-9.3	-100.0	17.0	-87.5	41.7	19.0	-100.0	n/a	n/a	-4.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Prince Edward Island Second Quarter 2012										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2012	63	20	0	0	0	0	8	125	81	297
Q2 2011	60	6	0	0	0	0	0	95	51	212
% Change	5.0	**	n/a	n/a	n/a	n/a	n/a	31.6	58.8	40.1
Year-to-date 2012	84	20	0	0	0	0	11	125	100	340
Year-to-date 2011	83	14	11	0	0	0	0	116	89	313
% Change	1.2	42.9	-100.0	n/a	n/a	n/a	n/a	7.8	12.4	8.6
UNDER CONSTRUCTION										
Q2 2012	88	24	9	0	0	12	6	156	41	336
Q2 2011	80	8	8	0	5	0	0	211	50	362
% Change	10.0	200.0	12.5	n/a	-100.0	n/a	n/a	-26.1	-18.0	-7.2
COMPLETIONS										
Q2 2012	35	8	7	0	0	12	14	103	115	294
Q2 2011	34	16	10	0	0	0	0	12	44	116
% Change	2.9	-50.0	-30.0	n/a	n/a	n/a	n/a	**	161.4	153.4
Year-to-date 2012	82	18	16	0	0	12	19	175	178	500
Year-to-date 2011	69	24	13	0	10	0	0	58	117	291
% Change	18.8	-25.0	23.1	n/a	-100.0	n/a	n/a	**	52.1	71.8
COMPLETED & NOT ABSORBED										
Q2 2012	14	10	2	0	0	8	0	66	n/a	100
Q2 2011	13	16	12	0	0	8	0	30	n/a	79
% Change	7.7	-37.5	-83.3	n/a	n/a	0.0	n/a	120.0	n/a	26.6
ABSORBED										
Q2 2012	30	7	9	0	0	11	0	52	n/a	109
Q2 2011	38	7	6	0	0	0	0	7	n/a	58
% Change	-21.1	0.0	50.0	n/a	n/a	n/a	n/a	**	n/a	87.9
Year-to-date 2012	68	16	16	0	0	11	2	100	n/a	213
Year-to-date 2011	75	11	7	0	10	40	0	54	n/a	197
% Change	-9.3	45.5	128.6	n/a	-100.0	-72.5	n/a	85.2	n/a	8.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1c: Housing Activity Summary of Nova Scotia
Second Quarter 2012

	Urban Centres									
	Ownership						Rental		Rural Centres	Total*
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2012	517	116	7	0	0	0	23	192	189	1,044
Q2 2011	427	96	9	0	6	50	15	404	156	1,163
% Change	21.1	20.8	-22.2	n/a	-100.0	-100.0	53.3	-52.5	21.2	-10.2
Year-to-date 2012	769	158	24	0	0	0	35	421	277	1,684
Year-to-date 2011	655	144	46	0	6	78	19	699	241	1,888
% Change	17.4	9.7	-47.8	n/a	-100.0	-100.0	84.2	-39.8	14.9	-10.8
UNDER CONSTRUCTION										
Q2 2012	933	144	169	0	6	267	54	2,108	254	3,935
Q2 2011	835	166	121	0	6	256	15	1,708	310	3,417
% Change	11.7	-13.3	39.7	n/a	0.0	4.3	**	23.4	-18.1	15.2
COMPLETIONS										
Q2 2012	352	74	16	0	0	0	43	209	138	832
Q2 2011	358	80	39	0	0	56	10	42	177	762
% Change	-1.7	-7.5	-59.0	n/a	n/a	-100.0	**	**	-22.0	9.2
Year-to-date 2012	718	178	27	0	0	0	61	373	351	1,708
Year-to-date 2011	739	138	59	0	0	66	50	46	384	1,482
% Change	-2.8	29.0	-54.2	n/a	n/a	-100.0	22.0	**	-8.6	15.2
COMPLETED & NOT ABSORBED										
Q2 2012	60	21	0	0	2	0	2	164	n/a	249
Q2 2011	38	14	7	0	8	6	2	0	n/a	75
% Change	57.9	50.0	-100.0	n/a	-75.0	-100.0	0.0	n/a	n/a	**
ABSORBED										
Q2 2012	223	60	16	0	4	0	18	29	n/a	350
Q2 2011	251	72	41	0	3	58	9	14	n/a	448
% Change	-11.2	-16.7	-61.0	n/a	33.3	-100.0	100.0	107.1	n/a	-21.9
Year-to-date 2012	436	116	31	0	4	0	32	243	n/a	862
Year-to-date 2011	472	108	63	0	9	109	13	14	n/a	788
% Change	-7.6	7.4	-50.8	n/a	-55.6	-100.0	146.2	**	n/a	9.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1d: Housing Activity Summary of New Brunswick
Second Quarter 2012

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2012	384	206	61	0	0	0	34	170	277	1,132
Q2 2011	325	208	34	0	0	40	5	127	223	962
% Change	18.2	-1.0	79.4	n/a	n/a	-100.0	**	33.9	24.2	17.7
Year-to-date 2012	458	220	69	0	0	0	38	257	310	1,352
Year-to-date 2011	397	210	38	0	3	40	6	139	271	1,104
% Change	15.4	4.8	81.6	n/a	-100.0	-100.0	**	84.9	14.4	22.5
UNDER CONSTRUCTION										
Q2 2012	560	296	224	0	10	97	47	793	308	2,335
Q2 2011	559	344	197	0	31	121	12	691	434	2,389
% Change	0.2	-14.0	13.7	n/a	-67.7	-19.8	**	14.8	-29.0	-2.3
COMPLETIONS										
Q2 2012	229	90	37	0	0	133	10	119	263	881
Q2 2011	214	72	32	0	13	32	4	73	131	571
% Change	7.0	25.0	15.6	n/a	-100.0	**	150.0	63.0	100.8	54.3
Year-to-date 2012	467	244	84	0	0	138	18	342	393	1,686
Year-to-date 2011	463	158	77	0	27	116	15	194	386	1,436
% Change	0.9	54.4	9.1	n/a	-100.0	19.0	20.0	76.3	1.8	17.4
COMPLETED & NOT ABSORBED										
Q2 2012	56	34	28	0	2	38	5	164	n/a	327
Q2 2011	63	29	22	0	9	42	1	111	n/a	277
% Change	-11.1	17.2	27.3	n/a	-77.8	-9.5	**	47.7	n/a	18.1
ABSORBED										
Q2 2012	201	103	52	0	1	109	7	65	n/a	538
Q2 2011	195	84	38	0	14	52	5	62	n/a	450
% Change	3.1	22.6	36.8	n/a	-92.9	109.6	40.0	4.8	n/a	19.6
Year-to-date 2012	421	240	80	0	1	115	15	166	n/a	1,038
Year-to-date 2011	420	169	67	0	20	97	18	71	n/a	862
% Change	0.2	42.0	19.4	n/a	-95.0	18.6	-16.7	133.8	n/a	20.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of Atlantic Region 2002 - 2011										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2011	4,444	818	913	2	72	316	177	2,783	2,999	12,524
% Change	-13.9	1.2	29.0	-88.9	26.3	38.0	-4.8	31.0	-13.8	-1.9
2010	5,163	808	708	18	57	229	186	2,124	3,479	12,772
% Change	5.6	9.8	42.2	**	-54.8	-16.1	13.4	48.2	25.6	17.2
2009	4,889	736	498	3	126	273	164	1,433	2,771	10,893
% Change	-15.4	-24.3	-21.2	n/a	53.7	5.8	-4.1	10.2	-8.8	-10.9
2008	5,776	972	632	0	82	258	171	1,300	3,038	12,229
% Change	14.3	4.7	16.2	n/a	-5.7	-40.0	-10.0	-7.0	-19.2	-1.3
2007	5,052	928	544	0	87	430	190	1,398	3,762	12,391
% Change	16.9	4.0	-10.1	n/a	19.2	-0.2	-10.4	-16.7	0.6	3.7
2006	4,321	892	605	0	73	431	212	1,679	3,738	11,953
% Change	-8.9	5.6	-6.6	-100.0	92.1	-31.4	-20.0	56.6	-3.0	-1.2
2005	4,744	845	648	1	38	628	265	1,072	3,853	12,094
% Change	-12.2	2.1	19.6	n/a	-40.6	36.8	-28.2	8.9	1.3	-2.9
2004	5,404	828	542	0	64	459	369	984	3,803	12,453
% Change	2.6	32.5	-1.6	n/a	12.3	-13.6	21.4	-39.1	-6.8	-4.9
2003	5,267	625	551	0	57	531	304	1,615	4,080	13,091
% Change	1.1	49.2	66.5	-100.0	11.8	41.2	-11.4	-3.6	13.7	8.9
2002	5,208	419	331	1	51	376	343	1,676	3,588	12,026

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Newfoundland and Labrador 2002 - 2011

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2011	1,576	14	522	2	49	78	59	22	1,166	3,488
% Change	-9.7	-46.2	71.1	-88.9	104.2	**	-10.6	-8.3	-16.3	-3.3
2010	1,746	26	305	18	24	4	66	24	1,393	3,606
% Change	5.2	-18.8	58.0	**	-36.8	-81.0	**	-61.3	34.6	18.0
2009	1,659	32	193	3	38	21	14	62	1,035	3,057
% Change	-6.9	-68.6	-22.2	n/a	58.3	-22.2	-44.0	181.8	0.3	-6.3
2008	1,781	102	248	0	24	27	25	22	1,032	3,261
% Change	22.8	13.3	24.0	n/a	**	-32.5	-10.7	100.0	25.2	23.1
2007	1,450	90	200	0	6	40	28	11	824	2,649
% Change	24.0	-13.5	4.7	n/a	20.0	n/a	n/a	-54.2	11.2	18.6
2006	1,169	104	191	0	5	0	0	24	741	2,234
% Change	-9.5	-28.8	-28.5	n/a	n/a	-100.0	n/a	**	0.5	-10.6
2005	1,292	146	267	0	0	52	0	4	737	2,498
% Change	-13.2	-43.4	-2.2	n/a	-100.0	116.7	-100.0	-86.2	-5.4	-13.0
2004	1,489	258	273	0	14	24	4	29	779	2,870
% Change	4.0	**	-6.2	n/a	100.0	-52.9	-66.7	**	-6.0	6.6
2003	1,432	62	291	0	7	51	12	8	829	2,692
% Change	12.6	**	56.5	-100.0	-73.1	**	n/a	-80.0	-4.4	11.3
2002	1,272	16	186	1	26	7	0	40	867	2,419

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Prince Edward Island 2002 - 2011

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2011	235	56	34	0	0	0	9	335	271	940
% Change	-13.6	-3.4	-32.0	n/a	n/a	n/a	**	58.8	65.2	24.3
2010	272	58	50	0	0	0	1	211	164	756
% Change	-6.8	26.1	42.9	n/a	-100.0	-100.0	-91.7	-13.2	-10.9	-13.8
2009	292	46	35	0	19	46	12	243	184	877
% Change	-6.7	-4.2	16.7	n/a	n/a	**	-57.1	**	-15.2	23.2
2008	313	48	30	0	0	13	28	63	217	712
% Change	-4.0	-40.0	20.0	n/a	n/a	8.3	**	85.3	-18.4	-5.1
2007	326	80	25	0	0	12	7	34	266	750
% Change	5.5	42.9	127.3	n/a	n/a	-50.0	75.0	-71.4	23.7	1.6
2006	309	56	11	0	0	24	4	119	215	738
% Change	-11.0	-44.6	-54.2	n/a	-100.0	n/a	-91.3	**	-30.2	-14.4
2005	347	101	24	0	3	0	46	33	308	862
% Change	-6.7	44.3	-33.3	n/a	n/a	n/a	-8.0	-56.0	-2.5	-6.2
2004	372	70	36	0	0	0	50	75	316	919
% Change	3.9	16.7	**	n/a	n/a	n/a	25.0	-15.7	21.1	12.9
2003	358	60	6	0	0	0	40	89	261	814
% Change	11.5	100.0	n/a	n/a	n/a	n/a	-56.5	20.3	1.6	5.0
2002	321	30	0	0	0	0	92	74	257	775

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Nova Scotia 2002 - 2011

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2011	1,593	348	172	0	12	157	67	1,726	569	4,644
% Change	-14.5	20.0	3.0	n/a	n/a	60.2	19.6	62.4	-26.2	7.8
2010	1,864	290	167	0	0	98	56	1,063	771	4,309
% Change	12.7	17.9	21.9	n/a	-100.0	22.5	100.0	69.5	18.4	25.3
2009	1,654	246	137	0	15	80	28	627	651	3,438
% Change	-20.6	-6.8	-15.4	n/a	-11.8	-48.1	-17.6	2.3	-0.6	-13.7
2008	2,083	264	162	0	17	154	34	613	655	3,982
% Change	23.5	2.3	24.6	n/a	-52.8	-48.3	-27.7	-29.1	-54.2	-16.2
2007	1,687	258	130	0	36	298	47	864	1,430	4,750
% Change	11.1	-6.5	-11.0	n/a	140.0	8.4	-9.6	-17.2	-8.9	-3.0
2006	1,519	276	146	0	15	275	52	1,044	1,569	4,896
% Change	-11.1	15.0	-21.1	-100.0	87.5	-41.7	79.3	70.0	3.4	2.5
2005	1,708	240	185	1	8	472	29	614	1,518	4,775
% Change	-11.0	3.4	16.4	n/a	-60.0	11.1	11.5	15.2	8.2	1.2
2004	1,919	232	159	0	20	425	26	533	1,403	4,717
% Change	5.6	-17.4	31.4	n/a	-60.0	-11.5	-43.5	-32.3	-6.8	-7.4
2003	1,817	281	121	0	50	480	46	787	1,505	5,096
% Change	-16.4	30.1	17.5	n/a	100.0	36.0	15.0	-2.5	20.5	2.5
2002	2,174	216	103	0	25	353	40	807	1,249	4,970

Source: CMHC (Starts and Completions Survey)

Table 1.2d: History of Housing Starts of New Brunswick 2002 - 2011										
	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2011	1,040	400	185	0	11	81	42	700	993	3,452
% Change	-18.8	-7.8	-0.5	n/a	-66.7	-36.2	-33.3	-15.3	-13.7	-15.8
2010	1,281	434	186	0	33	127	63	826	1,151	4,101
% Change	-0.2	5.3	39.8	n/a	-38.9	0.8	-42.7	64.9	27.7	16.5
2009	1,284	412	133	0	54	126	110	501	901	3,521
% Change	-19.7	-26.2	-30.7	n/a	31.7	96.9	31.0	-16.8	-20.5	-17.6
2008	1,599	558	192	0	41	64	84	602	1,134	4,274
% Change	0.6	11.6	1.6	n/a	-8.9	-20.0	-22.2	23.1	-8.7	0.8
2007	1,589	500	189	0	45	80	108	489	1,242	4,242
% Change	20.0	9.6	-26.5	n/a	-15.1	-39.4	-30.8	-0.6	2.4	3.8
2006	1,324	456	257	0	53	132	156	492	1,213	4,085
% Change	-5.2	27.4	49.4	n/a	96.3	26.9	-17.9	16.9	-6.0	3.2
2005	1,397	358	172	0	27	104	190	421	1,290	3,959
% Change	-14.0	33.6	132.4	n/a	-10.0	**	-34.3	21.3	-1.1	0.3
2004	1,624	268	74	0	30	10	289	347	1,305	3,947
% Change	-2.2	20.7	-44.4	n/a	n/a	n/a	40.3	-52.5	-12.1	-12.1
2003	1,660	222	133	0	0	0	206	731	1,485	4,489
% Change	15.2	41.4	**	n/a	n/a	-100.0	-2.4	-3.2	22.2	16.2
2002	1,441	157	42	0	0	16	211	755	1,215	3,862

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
Second Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 100,000+											
St. John's	409	387	2	0	4	11	229	174	644	572	12.6
Centres 10,000 - 49,999											
Bay Roberts	25	23	0	0	3	0	3	0	31	23	34.8
Corner Brook	11	12	0	2	0	0	0	2	11	16	-31.3
Gander	11	33	2	6	0	16	12	4	25	59	-57.6
Grand Falls-Windsor	8	14	0	2	16	3	0	4	24	23	4.3
Total Newfoundland & Labrador (10,000+)	464	469	4	10	23	30	244	184	735	693	6.1

Table 2.1a: Starts by Submarket and by Dwelling Type
Newfoundland and Labrador
January - June 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
St. John's	551	560	8	0	14	27	358	226	931	813	14.5
Centres 10,000 - 49,999											
Bay Roberts	26	29	0	0	3	0	3	0	32	29	10.3
Corner Brook	13	14	0	2	0	0	0	2	13	18	-27.8
Gander	12	33	2	6	0	16	12	4	26	59	-55.9
Grand Falls-Windsor	10	15	0	2	16	3	0	6	26	26	0.0
Total Newfoundland & Labrador (10,000+)	612	651	10	10	33	46	373	238	1,028	945	8.8

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type Prince Edward Island Second Quarter 2012												
Submarket	Single		Semi		Row		Apt. & Other		Total			
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 50,000 - 99,999											
Charlottetown	58	51	16	4	0	0	125	79	199	134	48.5
Centres 10,000 - 49,999											
Summerside	8	9	4	2	5	0	0	16	17	27	-37.0
Total Prince Edward Island (10,000+)	66	60	20	6	5	0	125	95	216	161	34.2

Table 2.1b: Starts by Submarket and by Dwelling Type Prince Edward Island January - June 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 50,000 - 99,999											
Charlottetown	78	71	16	8	0	3	125	100	219	182	20.3
Centres 10,000 - 49,999											
Summerside	12	12	4	6	5	8	0	16	21	42	-50.0
Total Prince Edward Island (10,000+)	90	83	20	14	5	11	125	116	240	224	7.1

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type Nova Scotia Second Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 100,000+											
Halifax	285	241	44	46	4	14	136	378	469	679	-30.9
Centres 50,000 - 99,999											
Cape Breton	44	37	42	28	3	0	34	0	123	65	89.2
Centres 10,000 - 49,999											
Chester MD	9	15	4	0	0	0	0	0	13	15	-13.3
East Hants MD	20	19	6	6	0	10	10	0	36	35	2.9
Kentville C.A.	2	18	0	8	0	0	0	0	2	26	-92.3
Kings Subd A SC	11	10	10	0	0	0	0	10	21	20	5.0
Lunenburg MD	56	24	0	0	0	0	0	0	56	24	133.3
New Glasgow	26	18	4	0	12	0	4	20	46	38	21.1
Queens RGM	10	1	0	0	0	0	0	0	10	1	**
Truro	42	25	8	8	0	0	8	48	58	81	-28.4
West Hants MD	15	19	0	0	0	0	0	0	15	19	-21.1
Yarmouth MD	6	4	0	0	0	0	0	0	6	4	50.0
Total Nova Scotia (10,000+)	526	431	118	96	19	24	192	456	855	1,007	-15.1

Table 2.1c: Starts by Submarket and by Dwelling Type Nova Scotia January - June 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
Halifax	448	388	68	70	21	35	363	703	900	1,196	-24.7
Centres 50,000 - 99,999											
Cape Breton	64	48	46	40	3	0	34	0	147	88	67.0
Centres 10,000 - 49,999											
Chester MD	14	17	4	0	0	0	0	0	18	17	5.9
East Hants MD	27	36	10	12	0	10	10	0	47	58	-19.0
Kentville C.A.	7	25	2	14	0	10	0	0	9	49	-81.6
Kings Subd A SC	16	14	18	0	0	0	0	10	34	24	41.7
Lunenburg MD	66	32	0	0	0	0	2	0	68	32	112.5
New Glasgow	39	28	4	0	12	4	4	20	59	52	13.5
Queens RGM	12	3	0	0	0	0	0	0	12	3	**
Truro	51	41	8	10	0	0	8	48	67	99	-32.3
West Hants MD	40	23	0	0	0	0	0	0	40	23	73.9
Yarmouth MD	6	6	0	0	0	0	0	0	6	6	0.0
Total Nova Scotia (10,000+)	790	661	160	146	36	59	421	781	1,407	1,647	-14.6

Source: CMHC (Starts and Completions Survey)

Table 2d: Starts by Submarket and by Dwelling Type New Brunswick Second Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 100,000+											
Saint John	72	73	8	18	3	0	4	27	87	118	-26.3
Moncton	150	133	192	184	29	24	124	26	495	367	34.9
Centres 50,000 - 99,999											
Fredericton	118	86	6	6	13	8	58	92	195	192	1.6
Centres 10,000 - 49,999											
Bathurst	26	19	0	0	21	0	0	24	47	43	9.3
Campbellton	4	3	0	0	0	0	0	0	4	3	33.3
Edmundston	10	5	0	0	0	0	0	0	10	5	100.0
Miramichi	17	11	0	0	0	0	0	0	17	11	54.5
Total New Brunswick (10,000+)	397	330	206	208	66	32	186	169	855	739	15.7

Table 2.1d: Starts by Submarket and by Dwelling Type New Brunswick January - June 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
Saint John	89	96	10	18	3	3	19	39	121	156	-22.4
Moncton	172	144	204	186	33	24	196	26	605	380	59.2
Centres 50,000 - 99,999											
Fredericton	145	123	6	6	17	8	58	96	226	233	-3.0
Centres 10,000 - 49,999											
Bathurst	28	20	0	0	21	0	0	24	49	44	11.4
Campbellton	6	3	0	0	0	0	0	0	6	3	100.0
Edmundston	13	6	0	0	0	0	0	0	13	6	116.7
Miramichi	22	11	0	0	0	0	0	0	22	11	100.0
Total New Brunswick (10,000+)	475	403	220	210	74	35	273	185	1,042	833	25.1

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador Second Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
St. John's	4	11	0	0	194	174	35	0
Centres 10,000 - 49,999								
Bay Roberts	3	0	0	0	3	0	0	0
Corner Brook	0	0	0	0	0	2	0	0
Gander	0	0	0	16	12	4	0	0
Grand Falls-Windsor	16	0	0	3	0	4	0	0
Total Newfoundland & Labrador (10,000+)	23	11	0	19	209	184	35	0

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market Newfoundland and Labrador January - June 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
St. John's	14	27	0	0	323	226	35	0
Centres 10,000 - 49,999								
Bay Roberts	3	0	0	0	3	0	0	0
Corner Brook	0	0	0	0	0	2	0	0
Gander	0	0	0	16	12	4	0	0
Grand Falls-Windsor	16	0	0	3	0	6	0	0
Total Newfoundland & Labrador (10,000+)	33	27	0	19	338	238	35	0

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island Second Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 50,000 - 99,999								
Charlottetown	0	0	0	0	0	0	125	79
Centres 10,000 - 49,999								
Summerside	0	0	5	0	0	0	0	16
Total Prince Edward Island (10,000+)	0	0	5	0	0	0	125	95

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market Prince Edward Island January - June 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 50,000 - 99,999								
Charlottetown	0	3	0	0	0	0	125	100
Centres 10,000 - 49,999								
Summerside	0	8	5	0	0	0	0	16
Total Prince Edward Island (10,000+)	0	11	5	0	0	0	125	116

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Second Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Halifax	4	10	0	4	0	50	136	328
Centres 50,000 - 99,999								
Cape Breton	3	0	0	0	0	0	34	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	3	0	7	0	0	10	0
Kentville C.A.	0	0	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	0	10
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	12	0	0	2	4	18
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	0	0	8	48
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	7	13	12	11	0	52	192	404

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - June 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Halifax	21	31	0	4	0	80	363	623
Centres 50,000 - 99,999								
Cape Breton	3	0	0	0	0	0	34	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	3	0	7	0	0	10	0
Kentville C.A.	0	10	0	0	0	0	0	0
Kings Subd A SC	0	0	0	0	0	0	0	10
Lunenburg MD	0	0	0	0	0	0	2	0
New Glasgow	0	4	12	0	0	2	4	18
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	0	0	0	0	8	48
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	24	48	12	11	0	82	421	699

Source: CMHC (Starts and Completions Survey)

Table 2.2d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick Second Quarter 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Saint John	3	0	0	0	4	0	0	27
Moncton	29	24	0	0	12	2	112	24
Centres 50,000 - 99,999								
Fredericton	13	8	0	0	0	40	58	52
Centres 10,000 - 49,999								
Bathurst	0	0	21	0	0	0	0	24
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	45	32	21	0	16	42	170	127

Table 2.3d: Starts by Submarket, by Dwelling Type and by Intended Market New Brunswick January - June 2012								
Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Saint John	3	3	0	0	4	0	15	39
Moncton	33	24	0	0	12	2	184	24
Centres 50,000 - 99,999								
Fredericton	17	8	0	0	0	44	58	52
Centres 10,000 - 49,999								
Bathurst	0	0	21	0	0	0	0	24
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	0	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	53	35	21	0	16	46	257	139

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market
Newfoundland and Labrador
Second Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
St. John's	609	571	0	1	35	0	644	572
Centres 10,000 - 49,999								
Bay Roberts	31	23	0	0	0	0	31	23
Corner Brook	11	13	0	2	0	1	11	16
Gander	25	41	0	0	0	18	25	59
Grand Falls-Windsor	20	18	4	0	0	5	24	23
Total Newfoundland & Labrador (10,000+)	696	666	4	3	35	24	735	693

Table 2.5a: Starts by Submarket and by Intended Market
Newfoundland and Labrador
January - June 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
St. John's	821	776	75	37	35	0	931	813
Centres 10,000 - 49,999								
Bay Roberts	32	29	0	0	0	0	32	29
Corner Brook	13	15	0	2	0	1	13	18
Gander	26	41	0	0	0	18	26	59
Grand Falls-Windsor	22	21	4	0	0	5	26	26
Total Newfoundland & Labrador (10,000+)	914	882	79	39	35	24	1,028	945

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market
Prince Edward Island
Second Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 50,000 - 99,999								
Charlottetown	74	55	0	0	125	79	199	134
Centres 10,000 - 49,999								
Summerside	9	11	0	0	8	16	17	27
Total Prince Edward Island (10,000+)	83	66	0	0	133	95	216	161

Table 2.5b: Starts by Submarket and by Intended Market
Prince Edward Island
January - June 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 50,000 - 99,999								
Charlottetown	94	82	0	0	125	100	219	182
Centres 10,000 - 49,999								
Summerside	10	26	0	0	11	16	21	42
Total Prince Edward Island (10,000+)	104	108	0	0	136	116	240	224

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market
Nova Scotia
Second Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Halifax	333	288	0	56	136	335	469	679
Centres 50,000 - 99,999								
Cape Breton	87	65	0	0	36	0	123	65
Centres 10,000 - 49,999								
Chester MD	13	15	0	0	0	0	13	15
East Hants MD	25	28	0	0	11	7	36	35
Kentville C.A.	2	26	0	0	0	0	2	26
Kings Subd A SC	21	10	0	0	0	10	21	20
Lunenburg MD	53	24	0	0	3	0	56	24
New Glasgow	30	19	0	0	16	19	46	38
Queens RGM	10	1	0	0	0	0	10	1
Truro	46	33	0	0	12	48	58	81
West Hants MD	14	19	0	0	1	0	15	19
Yarmouth MD	6	4	0	0	0	0	6	4
Total Nova Scotia (10,000+)	640	532	0	56	215	419	855	1,007

Table 2.5c: Starts by Submarket and by Intended Market
Nova Scotia
January - June 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Halifax	537	482	0	84	363	630	900	1,196
Centres 50,000 - 99,999								
Cape Breton	111	88	0	0	36	0	147	88
Centres 10,000 - 49,999								
Chester MD	18	17	0	0	0	0	18	17
East Hants MD	36	49	0	0	11	9	47	58
Kentville C.A.	9	49	0	0	0	0	9	49
Kings Subd A SC	34	14	0	0	0	10	34	24
Lunenburg MD	63	30	0	0	5	2	68	32
New Glasgow	43	33	0	0	16	19	59	52
Queens RGM	12	3	0	0	0	0	12	3
Truro	55	51	0	0	12	48	67	99
West Hants MD	27	23	0	0	13	0	40	23
Yarmouth MD	6	6	0	0	0	0	6	6
Total Nova Scotia (10,000+)	951	845	0	84	456	718	1,407	1,647

Source: CMHC (Starts and Completions Survey)

Table 2.4d: Starts by Submarket and by Intended Market
New Brunswick
Second Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Saint John	87	91	0	0	0	27	87	118
Moncton	375	339	0	0	120	28	495	367
Centres 50,000 - 99,999								
Fredericton	132	99	0	40	63	53	195	192
Centres 10,000 - 49,999								
Bathurst	26	19	0	0	21	24	47	43
Campbellton	4	3	0	0	0	0	4	3
Edmundston	10	5	0	0	0	0	10	5
Miramichi	17	11	0	0	0	0	17	11
Total New Brunswick (10,000+)	651	567	0	40	204	132	855	739

Table 2.5d: Starts by Submarket and by Intended Market
New Brunswick
January - June 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Saint John	106	113	0	3	15	40	121	156
Moncton	410	352	0	0	195	28	605	380
Centres 50,000 - 99,999								
Fredericton	162	140	0	40	64	53	226	233
Centres 10,000 - 49,999								
Bathurst	28	20	0	0	21	24	49	44
Campbellton	6	3	0	0	0	0	6	3
Edmundston	13	6	0	0	0	0	13	6
Miramichi	22	11	0	0	0	0	22	11
Total New Brunswick (10,000+)	747	645	0	43	295	145	1,042	833

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
Second Quarter 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 100,000+											
St. John's	345	358	0	2	3	30	139	99	487	489	-0.4
Centres 10,000 - 49,999											
Bay Roberts	10	17	0	0	0	0	0	0	10	17	-41.2
Corner Brook	8	11	0	8	0	0	0	0	8	19	-57.9
Gander	9	16	0	0	0	12	6	2	15	30	-50.0
Grand Falls-Windsor	8	6	0	0	0	0	0	2	8	8	0.0
Total Newfoundland & Labrador (10,000+)	380	408	0	10	3	42	145	103	528	563	-6.2

Table 3.1a: Completions by Submarket and by Dwelling Type
Newfoundland and Labrador
January - June 2012

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
St. John's	608	679	0	4	22	30	247	195	877	908	-3.4
Centres 10,000 - 49,999											
Bay Roberts	30	37	0	0	0	0	0	0	30	37	-18.9
Corner Brook	24	24	2	10	0	0	0	0	26	34	-23.5
Gander	19	34	0	0	14	18	8	10	41	62	-33.9
Grand Falls-Windsor	27	20	0	2	0	0	4	4	31	26	19.2
Total Newfoundland & Labrador (10,000+)	708	794	2	16	36	48	259	209	1,005	1,067	-5.8

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type Prince Edward Island Second Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 50,000 - 99,999											
Charlottetown	34	30	8	10	7	10	109	4	158	54	192.6
Centres 10,000 - 49,999											
Summerside	3	4	0	6	12	0	6	8	21	18	16.7
Total Prince Edward Island (10,000+)	37	34	8	16	19	10	115	12	179	72	148.6

Table 3.1b: Completions by Submarket and by Dwelling Type Prince Edward Island January - June 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 50,000 - 99,999											
Charlottetown	78	63	20	18	12	23	179	44	289	148	95.3
Centres 10,000 - 49,999											
Summerside	9	6	0	6	12	0	12	14	33	26	26.9
Total Prince Edward Island (10,000+)	87	69	20	24	24	23	191	58	322	174	85.1

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type Nova Scotia Second Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 100,000+											
Halifax	195	200	32	58	20	36	189	70	436	364	19.8
Centres 50,000 - 99,999											
Cape Breton	33	31	24	14	0	4	4	0	61	49	24.5
Centres 10,000 - 49,999											
Chester MD	10	6	2	0	0	0	0	0	12	6	100.0
East Hants MD	15	21	8	4	0	0	0	0	23	25	-8.0
Kentville C.A.	8	18	0	8	0	3	16	24	24	53	-54.7
Kings Subd A SC	9	9	18	0	0	0	0	0	27	9	200.0
Lunenburg MD	24	23	0	0	0	0	0	0	24	23	4.3
New Glasgow	17	15	0	0	4	0	0	0	21	15	40.0
Queens RGM	4	3	2	0	0	0	0	0	6	3	100.0
Truro	23	23	2	0	10	0	0	4	35	27	29.6
West Hants MD	18	10	0	0	0	0	0	0	18	10	80.0
Yarmouth MD	5	1	2	0	0	0	0	0	7	1	**
Total Nova Scotia (10,000+)	361	360	90	84	34	43	209	98	694	585	18.6

Table 3.1c: Completions by Submarket and by Dwelling Type Nova Scotia January - June 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
Halifax	389	394	94	92	31	52	322	82	836	620	34.8
Centres 50,000 - 99,999											
Cape Breton	62	64	52	54	3	4	8	0	125	122	2.5
Centres 10,000 - 49,999											
Chester MD	26	14	4	0	0	0	0	0	30	14	114.3
East Hants MD	27	47	10	6	0	0	3	0	40	53	-24.5
Kentville C.A.	18	24	2	12	0	13	16	24	36	73	-50.7
Kings Subd A SC	21	27	28	4	0	0	0	0	49	31	58.1
Lunenburg MD	48	47	0	0	0	0	0	0	48	47	2.1
New Glasgow	40	41	2	0	4	0	0	6	46	47	-2.1
Queens RGM	8	7	2	0	0	0	0	0	10	7	42.9
Truro	50	47	10	2	10	0	24	4	94	53	77.4
West Hants MD	35	22	0	0	0	0	0	0	35	22	59.1
Yarmouth MD	6	9	2	0	0	0	0	0	8	9	-11.1
Total Nova Scotia (10,000+)	730	743	206	170	48	69	373	116	1,357	1,098	23.6

Source: CMHC (Starts and Completions Survey)

Table 3d: Completions by Submarket and by Dwelling Type New Brunswick Second Quarter 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	% Change
Centres 100,000+											
Saint John	41	46	4	4	11	10	120	7	176	67	162.7
Moncton	94	77	80	64	10	14	76	69	260	224	16.1
Centres 50,000 - 99,999											
Fredericton	71	71	6	6	14	11	62	34	153	122	25.4
Centres 10,000 - 49,999											
Bathurst	10	8	0	0	0	0	0	0	10	8	25.0
Campbellton	4	3	0	0	0	0	0	0	4	3	33.3
Edmundston	4	4	0	0	0	0	0	3	4	7	-42.9
Miramichi	11	9	0	0	0	0	0	0	11	9	22.2
Total New Brunswick (10,000+)	235	218	90	74	35	35	258	113	618	440	40.5

Table 3.1d: Completions by Submarket and by Dwelling Type New Brunswick January - June 2012											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	% Change
Centres 100,000+											
Saint John	83	109	22	6	22	14	243	72	370	201	84.1
Moncton	203	183	204	150	31	44	185	95	623	472	32.0
Centres 50,000 - 99,999											
Fredericton	136	131	18	6	23	28	64	118	241	283	-14.8
Centres 10,000 - 49,999											
Bathurst	25	19	0	0	0	0	0	4	25	23	8.7
Campbellton	6	3	0	0	0	0	0	28	6	31	-80.6
Edmundston	8	11	0	0	0	4	0	3	8	18	-55.6
Miramichi	20	22	0	0	0	0	0	0	20	22	-9.1
Total New Brunswick (10,000+)	481	478	244	162	76	90	492	320	1,293	1,050	23.1

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
Second Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
St. John's	3	20	0	10	127	99	12	0
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	0	12	6	2	0	0
Grand Falls-Windsor	0	0	0	0	0	2	0	0
Total Newfoundland and Labrador (10,000+)	3	20	0	22	133	103	12	0

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market
Newfoundland and Labrador
January - June 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
St. John's	22	20	0	10	235	195	12	0
Centres 10,000 - 49,999								
Bay Roberts	0	0	0	0	0	0	0	0
Corner Brook	0	0	0	0	0	0	0	0
Gander	0	0	14	18	8	10	0	0
Grand Falls-Windsor	0	0	0	0	4	4	0	0
Total Newfoundland and Labrador (10,000+)	22	20	14	28	247	209	12	0

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
Second Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 50,000 - 99,999								
Charlottetown	7	10	0	0	12	0	97	4
Centres 10,000 - 49,999								
Summerside	0	0	12	0	0	0	6	8
Total Prince Edward Island (10,000+)	7	10	12	0	12	0	103	12

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market
Prince Edward Island
January - June 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 50,000 - 99,999								
Charlottetown	12	23	0	0	16	0	163	44
Centres 10,000 - 49,999								
Summerside	0	0	12	0	0	0	12	14
Total Prince Edward Island (10,000+)	12	23	12	0	16	0	175	58

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
Second Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Halifax	16	36	4	0	0	56	189	14
Centres 50,000 - 99,999								
Cape Breton	0	0	0	4	0	0	4	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	0	0
Kentville C.A.	0	3	0	0	0	0	16	24
Kings Subd A SC	0	0	0	0	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	4	0	0	0	0	0
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	10	0	0	0	0	4
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	16	39	18	4	0	56	209	42

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market
Nova Scotia
January - June 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Halifax	27	52	4	0	0	68	322	14
Centres 50,000 - 99,999								
Cape Breton	0	0	3	4	0	0	8	0
Centres 10,000 - 49,999								
Chester MD	0	0	0	0	0	0	0	0
East Hants MD	0	0	0	0	0	0	3	0
Kentville C.A.	0	3	0	10	0	0	16	24
Kings Subd A SC	0	0	0	0	0	0	0	0
Lunenburg MD	0	0	0	0	0	0	0	0
New Glasgow	0	0	4	0	0	2	0	4
Queens RGM	0	0	0	0	0	0	0	0
Truro	0	0	10	0	0	0	24	4
West Hants MD	0	0	0	0	0	0	0	0
Yarmouth MD	0	0	0	0	0	0	0	0
Total Nova Scotia (10,000+)	27	55	21	14	0	70	373	46

Source: CMHC (Starts and Completions Survey)

Table 3.2d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
Second Quarter 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Saint John	11	10	0	0	93	3	27	4
Moncton	6	14	4	0	6	0	70	69
Centres 50,000 - 99,999								
Fredericton	14	11	0	0	40	34	22	0
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	0	0
Campbellton	0	0	0	0	0	0	0	0
Edmundston	0	0	0	0	0	3	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	31	35	4	0	139	40	119	73

Table 3.3d: Completions by Submarket, by Dwelling Type and by Intended Market
New Brunswick
January - June 2012

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Saint John	22	14	0	0	93	3	150	69
Moncton	27	44	4	0	15	2	170	93
Centres 50,000 - 99,999								
Fredericton	23	28	0	0	42	118	22	0
Centres 10,000 - 49,999								
Bathurst	0	0	0	0	0	0	0	4
Campbellton	0	0	0	0	0	0	0	28
Edmundston	0	4	0	0	0	3	0	0
Miramichi	0	0	0	0	0	0	0	0
Total New Brunswick (10,000+)	72	90	4	0	150	126	342	194

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market
Newfoundland and Labrador
Second Quarter 2012

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
St. John's	446	444	29	35	12	10	487	489
Centres 10,000 - 49,999								
Bay Roberts	10	17	0	0	0	0	10	17
Corner Brook	8	17	0	2	0	0	8	19
Gander	15	18	0	0	0	12	15	30
Grand Falls-Windsor	8	8	0	0	0	0	8	8
Total Newfoundland & Labrador (10,000+)	487	504	29	37	12	22	528	563

Table 3.5a: Completions by Submarket and by Intended Market
Newfoundland and Labrador
January - June 2012

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
St. John's	820	857	45	41	12	10	877	908
Centres 10,000 - 49,999								
Bay Roberts	30	37	0	0	0	0	30	37
Corner Brook	26	32	0	2	0	0	26	34
Gander	27	44	0	0	14	18	41	62
Grand Falls-Windsor	31	24	0	0	0	2	31	26
Total Newfoundland & Labrador (10,000+)	934	994	45	43	26	30	1,005	1,067

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market Prince Edward Island Second Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 50,000 - 99,999								
Charlottetown	49	50	12	0	97	4	158	54
Centres 10,000 - 49,999								
Summerside	1	10	0	0	20	8	21	18
Total Prince Edward Island (10,000+)	50	60	12	0	117	12	179	72

Table 3.5b: Completions by Submarket and by Intended Market Prince Edward Island January - June 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 50,000 - 99,999								
Charlottetown	112	94	12	10	165	44	289	148
Centres 10,000 - 49,999								
Summerside	4	12	0	0	29	14	33	26
Total Prince Edward Island (10,000+)	116	106	12	10	194	58	322	174

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market Nova Scotia Second Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Halifax	243	292	0	56	193	16	436	364
Centres 50,000 - 99,999								
Cape Breton	39	41	0	0	22	8	61	49
Centres 10,000 - 49,999								
Chester MD	12	6	0	0	0	0	12	6
East Hants MD	23	25	0	0	0	0	23	25
Kentville C.A.	8	29	0	0	16	24	24	53
Kings Subd A SC	27	9	0	0	0	0	27	9
Lunenburg MD	24	23	0	0	0	0	24	23
New Glasgow	17	15	0	0	4	0	21	15
Queens RGM	6	3	0	0	0	0	6	3
Truro	23	23	0	0	12	4	35	27
West Hants MD	13	10	0	0	5	0	18	10
Yarmouth MD	7	1	0	0	0	0	7	1
Total Nova Scotia (10,000+)	442	477	0	56	252	52	694	585

Table 3.5c: Completions by Submarket and by Intended Market Nova Scotia January - June 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Halifax	509	538	0	66	327	16	836	620
Centres 50,000 - 99,999								
Cape Breton	86	86	0	0	39	36	125	122
Centres 10,000 - 49,999								
Chester MD	30	14	0	0	0	0	30	14
East Hants MD	37	53	0	0	3	0	40	53
Kentville C.A.	20	39	0	0	16	34	36	73
Kings Subd A SC	49	31	0	0	0	0	49	31
Lunenburg MD	48	45	0	0	0	2	48	47
New Glasgow	40	43	0	0	6	4	46	47
Queens RGM	10	7	0	0	0	0	10	7
Truro	58	49	0	0	36	4	94	53
West Hants MD	28	22	0	0	7	0	35	22
Yarmouth MD	8	9	0	0	0	0	8	9
Total Nova Scotia (10,000+)	923	936	0	66	434	96	1,357	1,098

Source: CMHC (Starts and Completions Survey)

Table 3.4d: Completions by Submarket and by Intended Market New Brunswick Second Quarter 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011	Q2 2012	Q2 2011
Centres 100,000+								
Saint John	56	62	93	0	27	5	176	67
Moncton	184	150	0	2	76	72	260	224
Centres 50,000 - 99,999								
Fredericton	87	79	40	43	26	0	153	122
Centres 10,000 - 49,999								
Bathurst	10	8	0	0	0	0	10	8
Campbellton	4	3	0	0	0	0	4	3
Edmundston	4	7	0	0	0	0	4	7
Miramichi	11	9	0	0	0	0	11	9
Total New Brunswick (10,000+)	356	318	133	45	129	77	618	440

Table 3.5d: Completions by Submarket and by Intended Market New Brunswick January - June 2012								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011	YTD 2012	YTD 2011
Centres 100,000+								
Saint John	126	130	93	0	151	71	370	201
Moncton	436	354	5	12	182	106	623	472
Centres 50,000 - 99,999								
Fredericton	174	156	40	127	27	0	241	283
Centres 10,000 - 49,999								
Bathurst	25	19	0	0	0	4	25	23
Campbellton	6	3	0	0	0	28	6	31
Edmundston	8	14	0	4	0	0	8	18
Miramichi	20	22	0	0	0	0	20	22
Total New Brunswick (10,000+)	795	698	138	143	360	209	1,293	1,050

Source: CMHC (Starts and Completions Survey)

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $250,000		$250,000 - $299,999		$300,000 - $349,999		$350,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Newfoundland and Labrador (50,000+)													
Q2 2012	16	4.5	83	23.3	103	28.9	52	14.6	102	28.7	356	335,000	412,452
Q2 2011	44	12.2	94	26.0	103	28.5	44	12.2	76	21.1	361	318,000	346,476
Year-to-date 2012	33	5.4	141	23.2	174	28.6	91	14.9	170	27.9	609	334,900	388,351
Year-to-date 2011	83	12.2	181	26.7	194	28.6	81	11.9	139	20.5	678	318,500	344,436

Table 4a: Absorbed Single-Detached Units by Price Range in Newfoundland and Labrador Second Quarter 2012

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $80,000		$80,000 - $119,999		$120,000 - $179,999		$180,000 - $249,999		$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Prince Edward Island (50,000+)													
Q2 2012	0	0.0	0	0.0	3	10.0	11	36.7	16	53.3	30	250,000	275,534
Q2 2011	0	0.0	1	2.6	8	21.1	18	47.4	11	28.9	38	225,000	227,974
Year-to-date 2012	0	0.0	1	1.5	7	10.3	26	38.2	34	50.0	68	249,500	272,133
Year-to-date 2011	0	0.0	1	1.3	12	16.0	41	54.7	21	28.0	75	220,000	230,333

Table 4b: Absorbed Single-Detached Units by Price Range in Prince Edward Island Second Quarter 2012

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Nova Scotia
Second Quarter 2012

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $224,999		$225,000 - $299,999		$300,000 - $374,999		$375,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Cape Breton													
Q2 2012	7	23.3	10	33.3	9	30.0	1	3.3	3	10.0	30	217,500	226,567
Q2 2011	5	20.8	7	29.2	9	37.5	3	12.5	0	0.0	24	222,500	210,976
Year-to-date 2012	15	25.0	21	35.0	18	30.0	1	1.7	5	8.3	60	212,500	221,893
Year-to-date 2011	10	17.9	20	35.7	13	23.2	12	21.4	1	1.8	56	207,500	225,448
Halifax CMA													
Q2 2012	3	1.6	10	5.2	31	16.1	51	26.4	98	50.8	193	379,000	429,618
Q2 2011	4	1.8	10	4.4	41	18.1	78	34.4	94	41.4	227	359,900	415,669
Year-to-date 2012	4	1.1	19	5.1	59	15.7	101	26.9	193	51.3	376	379,900	428,412
Year-to-date 2011	6	1.4	19	4.6	81	19.5	141	33.9	169	40.6	416	350,000	397,348
Total Urban Centres in Nova Scotia (50,000+)													
Q2 2012	10	4.5	20	9.0	40	17.9	52	23.3	101	45.3	223	369,900	402,302
Q2 2011	9	3.6	17	6.8	50	19.9	81	32.3	94	37.5	251	349,900	396,097
Year-to-date 2012	19	4.4	40	9.2	77	17.7	102	23.4	198	45.4	436	369,400	399,992
Year-to-date 2011	16	3.4	39	8.3	94	19.9	153	32.4	170	36.0	472	344,000	376,953

Table 4d: Absorbed Single-Detached Units by Price Range in New Brunswick
Second Quarter 2012

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $80,000		$80,000 - $119,999		$120,000 - $179,999		$180,000 - $249,999		$250,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Fredericton													
Q2 2012	0	0.0	0	0.0	12	17.1	19	27.1	39	55.7	70	259,950	259,864
Q2 2011	1	1.6	1	1.6	5	7.9	21	33.3	35	55.6	63	269,000	275,241
Year-to-date 2012	0	0.0	0	0.0	26	18.8	42	30.4	70	50.7	138	254,500	257,542
Year-to-date 2011	1	0.8	2	1.6	16	12.4	40	31.0	70	54.3	129	265,900	266,443
Moncton CMA													
Q2 2012	0	0.0	1	1.1	9	9.6	27	28.7	57	60.6	94	277,200	291,516
Q2 2011	0	0.0	0	0.0	18	21.7	27	32.5	38	45.8	83	239,900	265,634
Year-to-date 2012	0	0.0	3	1.5	14	7.1	69	34.8	112	56.6	198	274,703	288,307
Year-to-date 2011	0	0.0	0	0.0	44	25.0	57	32.4	75	42.6	176	229,900	258,102
Saint John CMA													
Q2 2012	0	0.0	1	3.0	1	3.0	7	21.2	24	72.7	33	295,000	296,478
Q2 2011	0	0.0	0	0.0	6	13.6	14	31.8	24	54.5	44	264,500	290,713
Year-to-date 2012	0	0.0	2	2.6	10	12.8	15	19.2	51	65.4	78	287,450	297,933
Year-to-date 2011	0	0.0	0	0.0	10	9.5	33	31.4	62	59.0	105	269,900	283,053
Total Urban Centres in New Brunswick (50,000+)													
Q2 2012	0	0.0	2	1.0	22	11.2	53	26.9	120	60.9	197	269,900	281,101
Q2 2011	1	0.5	1	0.5	29	15.3	62	32.6	97	51.1	190	250,450	274,627
Year-to-date 2012	0	0.0	5	1.2	50	12.1	126	30.4	233	56.3	414	265,612	279,866
Year-to-date 2011	1	0.2	2	0.5	70	17.1	130	31.7	207	50.5	410	250,450	267,116

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Newfoundland and Labrador Second Quarter 2012										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2011	January	207	-13.8	368	653	751	49.0	235,361	-0.2	231,501
	February	227	-3.0	370	578	764	48.4	240,403	9.7	245,284
	March	305	-1.3	393	710	717	54.8	250,836	7.0	248,261
	April	303	-5.3	372	814	721	51.6	242,971	9.9	251,063
	May	327	-3.3	348	1,027	786	44.3	246,092	4.3	246,805
	June	340	-22.0	303	994	758	40.0	255,815	7.7	254,384
	July	499	6.4	362	883	719	50.3	250,948	5.1	248,417
	August	551	28.1	398	923	771	51.6	249,280	1.4	248,604
	September	443	4.5	352	852	804	43.8	262,481	14.0	269,317
	October	462	12.7	394	680	745	52.9	249,502	8.0	260,377
	November	442	34.8	409	629	766	53.4	260,902	12.0	260,457
	December	374	25.5	412	328	769	53.6	258,750	1.3	253,445
2012	January	227	9.7	377	723	775	48.6	274,070	16.4	270,636
	February	235	3.5	372	653	801	46.4	258,965	7.7	264,458
	March	277	-9.2	370	693	765	48.4	259,088	3.3	265,911
	April	293	-3.3	383	894	803	47.7	274,150	12.8	280,968
	May	517	58.1	540	1,015	769	70.2	255,897	4.0	262,900
	June	560	64.7	482	956	753	64.0	265,051	3.6	271,716
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2011	970	-11.3	1,023	2,835	2,265	45.2	248,525	7.0	250,598
	Q2 2012	1,370	41.2	1,405	2,865	2,325	60.4	263,543	6.0	270,850
	YTD 2011	1,709	-9.0		4,776			246,264	6.4	
	YTD 2012	2,109	23.4		4,934			263,581	7.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Prince Edward Island
Second Quarter 2012

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2011	January	64	18.5	132	211	266	49.6	149,670	-6.1	153,077
	February	59	-9.2	121	171	245	49.4	134,135	2.8	143,573
	March	98	-1.0	127	243	263	48.3	142,407	1.8	155,932
	April	93	-21.2	122	336	275	44.4	156,503	-0.2	160,413
	May	116	-12.1	118	406	263	44.9	125,078	-13.8	127,515
	June	184	0.0	135	437	318	42.5	151,859	10.6	150,323
	July	130	-12.2	101	329	253	39.9	163,725	13.1	165,876
	August	204	51.1	147	345	277	53.1	166,013	6.2	170,096
	September	175	22.4	139	251	259	53.7	169,964	16.0	162,697
	October	139	-10.9	117	204	272	43.0	139,561	-7.0	136,144
	November	141	11.9	137	172	243	56.4	139,740	-11.1	134,699
	December	118	-7.1	126	105	276	45.7	128,106	-11.2	131,115
2012	January	128	100.0	189	217	256	73.8	146,214	-2.3	201,836
	February	110	86.4	164	197	271	60.5	155,137	15.7	196,235
	March	129	31.6	158	290	323	48.9	163,333	14.7	166,516
	April	117	25.8	142	345	288	49.3	143,023	-8.6	150,910
	May	128	10.3	135	408	253	53.4	153,137	22.4	143,881
	June	154	-16.3	108	393	280	38.6	164,251	8.2	158,569
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2011	393	-9.4	375	1,179	856	43.8	145,053	0.0	146,429
	Q2 2012	399	1.5	385	1,146	821	46.9	154,461	6.5	150,594
	YTD 2011	614	-5.8		1,804			144,063	0.1	
	YTD 2012	766	24.8		1,850			154,674	7.4	

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[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5c: MLS® Residential Activity for Nova Scotia Second Quarter 2012										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2011	January	464	-7.6	785	1,383	1,669	47.0	207,798	6.9	216,700
	February	610	-5.3	802	1,302	1,534	52.3	207,051	-4.8	204,142
	March	850	-6.1	831	2,050	1,670	49.8	220,157	4.3	224,752
	April	932	-13.8	826	2,180	1,714	48.2	216,106	2.0	201,496
	May	1,106	2.0	819	2,322	1,671	49.0	222,667	2.1	204,791
	June	1,261	9.3	896	2,252	1,767	50.7	216,391	1.7	208,574
	July	965	5.8	828	2,024	1,749	47.3	212,821	7.1	209,732
	August	1,027	13.4	859	1,839	1,715	50.1	201,999	-0.3	204,616
	September	871	13.6	861	1,685	1,727	49.9	202,090	5.6	208,217
	October	779	-5.6	831	1,367	1,681	49.4	202,232	3.9	210,965
	November	915	23.5	1,063	1,176	1,678	63.3	213,334	6.6	222,508
	December	532	3.3	915	685	1,691	54.1	224,508	5.9	228,688
2012	January	566	22.0	920	1,511	1,722	53.4	211,421	1.7	221,884
	February	819	34.3	1,013	1,484	1,686	60.1	222,620	7.5	221,047
	March	891	4.8	917	2,013	1,712	53.6	225,304	2.3	227,105
	April	1,031	10.6	888	2,226	1,728	51.4	238,253	10.2	228,779
	May	1,231	11.3	898	2,466	1,745	51.5	237,285	6.6	222,396
	June	1,182	-6.3	876	2,119	1,705	51.4	224,765	3.9	218,294
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2011	3,299	-0.6	2,541	6,754	5,152	49.3	218,415	1.9	205,054
	Q2 2012	3,444	4.4	2,662	6,811	5,178	51.4	233,278	6.8	223,176
	YTD 2011	5,223	-2.7		11,489			216,428	2.0	
	YTD 2012	5,720	9.5		11,819			228,347	5.5	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5d: MLS® Residential Activity for New Brunswick Second Quarter 2012										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2011	January	346	-1.1	633	1,000	1,221	51.8	151,260	-2.9	148,799
	February	433	0.5	583	922	1,107	52.7	151,063	-1.9	154,917
	March	526	-14.6	536	1,444	1,175	45.6	159,533	2.9	160,278
	April	688	2.5	604	1,542	1,230	49.1	171,130	6.0	167,395
	May	762	16.2	534	1,698	1,228	43.5	174,632	5.2	166,203
	June	734	-6.7	516	1,630	1,280	40.3	160,587	-3.7	156,474
	July	612	-5.7	520	1,311	1,198	43.4	160,568	0.7	160,136
	August	601	-4.3	488	1,268	1,137	42.9	159,979	3.6	161,999
	September	602	1.3	553	1,231	1,204	45.9	156,900	3.5	165,121
	October	512	-2.1	551	954	1,197	46.0	154,262	1.4	163,590
	November	454	-5.0	555	910	1,213	45.8	156,126	2.0	157,767
	December	329	3.1	529	541	1,260	42.0	153,089	7.2	164,623
2012	January	307	-11.3	534	1,148	1,332	40.1	149,479	-1.2	149,170
	February	457	5.5	585	1,116	1,269	46.1	156,507	3.6	160,961
	March	479	-8.9	524	1,540	1,308	40.1	159,943	0.3	162,261
	April	625	-9.2	550	1,677	1,335	41.2	166,204	-2.9	159,240
	May	758	-0.5	538	1,721	1,194	45.1	175,466	0.5	165,872
	June	732	-0.3	545	1,613	1,315	41.4	170,619	6.2	164,298
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2011	2,184	3.3	1,654	4,870	3,738	44.2	168,809	2.4	163,603
	Q2 2012	2,115	-3.2	1,633	5,011	3,844	42.5	171,051	1.3	163,113
	YTD 2011	3,489	-0.6		8,236			163,468	1.6	
	YTD 2012	3,358	-3.8		8,815			165,515	1.3	

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[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Level of Economic Indicators for Newfoundland and Labrador Second Quarter 2012												
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%)								
			1 Yr. Term	5 Yr. Term							
2011	January - March	600	3.5	5.3	227.7	12.4	-389	84.4	807	1,303,199	101.95
	April - June	614	3.6	5.6	226.8	11.9	241	71.0	808	1,219,372	104.18
	July - September	600	3.5	5.3	222.3	13.2	415	65.5	837	1,372,000	100.57
	October - December	598	3.5	5.3	225.4	13.0	-186	65.0	877	1,622,566	98.88
2012	January - March	596	3.3	5.3	227.9	13.2	-1,426	80.8	902	1,565,522	100.34
	April - June	601	3.2	5.3	230.9	12.4		60.0	879		98.72
	July - September										
	October - December										

Table 6.1a: Growth [1] of Economic Indicators for Newfoundland and Labrador Second Quarter 2012											
		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates								
			1 Yr. Term	5 Yr. Term							
2011	January - March	-2.4	-0.2	-0.3	5.6	-2.8	-234.1	-7.5	3.3	93.2	6.6
	April - June	-4.5	-0.1	-0.5	3.6	-2.8	100.8	-21.9	3.3	-21.8	8.5
	July - September	-1.9	0.1	-0.2	0.5	-0.8	-176.1	-25.8	5.7	-3.9	4.7
	October - December	-0.2	0.2	0.0	1.4	-0.4	**	-21.7	8.2	7.7	0.2
2012	January - March	-0.6	-0.2	-0.1	0.1	0.8	**	-4.3	11.8	20.1	-1.6
	April - June	-2.1	-0.4	-0.2	1.8	0.5		-15.5	8.8		-5.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6b: Level of Economic Indicators for Prince Edward Island
Second Quarter 2012

		Interest Rates										
		P & I Per $100,000	Mortage Rates (%) I Yr. Term	Mortage Rates (%) 5 Yr. Term	Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index(2) (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
2011	January - March	600	3.5	5.3	71.0	11.3	385	84.4	700	245,335	101.95
	April - June	614	3.6	5.6	71.7	11.8	752	71.0	703	336,899	104.18
	July - September	600	3.5	5.3	72.5	11.4	214	65.5	710	326,049	100.57
	October - December	598	3.5	5.3	72.7	11.3	-297	65.0	734	302,304	98.88
2012	January - March	596	3.3	5.3	72.2	11.4	134	80.8	722	275,211	100.34
	April - June	601	3.2	5.3	72.6	11.2		60.0	734		98.72
	July - September										
	October - December										

Table 6.1b: Growth (1) of Economic Indicators for Prince Edward Island
Second Quarter 2012

		Interest Rates									
		P & I Per $100,000	Mortage Rates I Yr. Term	Mortage Rates 5 Yr. Term	Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
2011	January - March	-2.4	-0.2	-0.3	-0.5	1.0	-14.4	-7.5	5.2	-0.4	6.6
	April - June	-4.5	-0.1	-0.5	1.2	1.1	8.4	-21.9	2.5	-1.4	8.5
	July - September	-1.9	0.1	-0.2	2.9	-0.4	-75.4	-25.8	2.5	1.5	4.7
	October - December	-0.2	0.2	0.0	3.7	-1.0	-224.3	-21.7	3.4	1.5	0.2
2012	January - March	-0.6	-0.2	-0.1	1.7	0.1	-65.2	-4.3	3.2	12.2	-1.6
	April - June	-2.1	-0.4	-0.2	1.3	-0.6		-15.5	4.4		-5.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6c: Level of Economic Indicators for Nova Scotia Second Quarter 2012

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term							
2011	January - March	600	3.5	5.3	452.8	9.3	-531	84.4	745	2,595,955	101.95
	April - June	614	3.6	5.6	449.6	8.9	81	71.0	745	2,803,882	104.18
	July - September	600	3.5	5.3	453.6	8.8	475	65.5	747	2,724,868	100.57
	October - December	598	3.5	5.3	454.2	8.3	-776	65.0	748	2,688,743	98.88
2012	January - March	596	3.3	5.3	457.9	8.3	-456	80.8	765	2,527,296	100.34
	April - June	601	3.2	5.3	453.7	9.3		60.0	776		98.72
	July - September										
	October - December										

Table 6.1c: Growth[1] of Economic Indicators for Nova Scotia Second Quarter 2012

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates 1 Yr. Term	Mortage Rates 5 Yr. Term							
2011	January - March	-2.4	-0.2	-0.3	0.5	0.2	-304.2	-7.5	2.5	19.0	6.6
	April - June	-4.5	-0.1	-0.5	-1.3	0.2	-93.1	-21.9	2.0	13.6	8.5
	July - September	-1.9	0.1	-0.2	-0.3	-0.5	-48.1	-25.8	2.2	7.7	4.7
	October - December	-0.2	0.2	0.0	1.2	-1.5	81.3	-21.7	0.9	2.7	0.2
2012	January - March	-0.6	-0.2	-0.1	1.1	-1.0	-14.1	-4.3	2.7	-2.6	-1.6
	April - June	-2.1	-0.4	-0.2	0.9	0.3		-15.5	4.2		-5.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

(1) Growth year over year expressed in percentage

(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6d: Level of Economic Indicators for New Brunswick Second Quarter 2012												
		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortage Rates (%) 1 Yr. Term	Mortage Rates (%) 5 Yr. Term							
2011	January - March	600	3.5	5.3	353.3	9.5	68	84.4	733	4,651,604	101.95
	April - June	614	3.6	5.6	351.0	9.7	774	71.0	722	5,311,178	104.18
	July - September	600	3.5	5.3	351.0	9.5	-112	65.5	728	5,194,077	100.57
	October - December	598	3.5	5.3	353.4	9.5	223	65.0	737	4,652,091	98.88
2012	January - March	596	3.3	5.3	351.6	10.0	-524	80.8	750	4,681,595	100.34
	April - June	601	3.2	5.3	354.3	9.5		60.0	744		98.72
	July - September										
	October - December										

Table 6.1d: Growth [1] of Economic Indicators for New Brunswick Second Quarter 2012											
		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortage Rates 1 Yr. Term	Mortage Rates 5 Yr. Term							
2011	January - March	-2.4	-0.2	-0.3	-1.5	0.5	-88.8	-7.5	3.2	16.7	6.6
	April - June	-4.5	-0.1	-0.5	-1.8	0.8	-1.9	-21.9	1.4	15.2	8.5
	July - September	-1.9	0.1	-0.2	-1.3	-0.1	-114.7	-25.8	1.5	16.8	4.7
	October - December	-0.2	0.2	0.0	0.0	-0.3	-54.2	-21.7	0.4	10.4	0.2
2012	January - March	-0.6	-0.2	-0.1	-0.5	0.5	-870.6	-4.3	2.3	0.6	-1.6
	April - June	-2.1	-0.4	-0.2	0.9	-0.2		-15.5	2.9		-5.2
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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